

**Certificate Number: 02114-VAE-DE-000742338**  
**Bankruptcy Case Number: 0610970**

I CERTIFY that on 08/30/06, at 04:00 o'clock AM EDT, Jennifer B Faircloth completed a course on personal financial management given by by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District Of Virginia.

**Title: VP External Affairs**  
**By: /s/Ann Morris**

**Date: 08.30.06**

Consumer Credit Counseling Service (CredAbility):  
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